

# BEDFORD CENTRAL JAMEE MASJID AND ISLAMIC CULTURAL CENTRE

England & Wales · Charity number 1081598

## Details

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**Other names** BEDFORD JAMEE MASJID AND ISLAMIC CULTURAL CENTRE

**Status** Registered

**Legal form** Other

**Registered** 2000-07-17

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 34 Brereton Road  
Bedford  
MK40 1HU

**Phone** 07546888329

**Email** [acc2011@live.co.uk](mailto:acc2011@live.co.uk)

**Website** [bedfordcentralmosque.co.uk](http://bedfordcentralmosque.co.uk)

## Activities

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**Objects:** FOR THE BENEFIT OF THE GENERAL PUBLIC RESIDENT IN AND VISITING BEDFORD IN PARTICULAR BUT NOT EXCLUSIVELY THOSE PEOPLE WHO ARE OF MUSLIM FAITH BY; (A) THE ADVANCEMENT OF RELIGION OF ISLAM GUIDED BY THE QURAN AND SUNNAH; (B) THE RELIEF OF POVERTY BY PROVIDING ADVICE, REPRESENTATION, COUNSELLING, TRANSLATING AND INTERPRETING SERVICES AND OTHER ASSISTANCE IN MATTERS SUCH AS ASYLUM, IMMIGRATION, MONEY, DEBTS, WELFARE BENEFITS, HOUSING, HEALTH, EDUCATION, TRAINING AND EMPLOYMENT. (C) THE PROMOTION OF GOOD RACE RELATIONS AND COMMUNITY RELATIONS WITH OTHER ETHNIC COMMUNITIES IN THE AREA OF BENEFIT.

**Activities:** FIVE TIMES DAILY PRAYERS, FRIDAY PRAYERS, ARABIC CLASSES, HIFZ CLASSES, ORGANISE FUNERAL PRAYERS

## Classification

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- **How:** Provides Buildings/facilities/open Space
- **What:** General Charitable Purposes, Religious Activities, Arts/culture/heritage/science
- **Who:** Children/young People, Elderly/old People, People Of A Particular Ethnic Or Racial Origin

## Geography

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- **Area of benefit:** BEDFORD
- Bedford
- Central Bedfordshire

## Finances

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| Period end | Income   | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2025-06-30 | £156,289 | £345,389    | -      | -         |
| 2024-06-30 | £152,516 | £123,207    | -      | -         |
| 2023-06-30 | £144,598 | £77,214     | -      | -         |
| 2022-06-30 | £157,872 | £61,514     | -      | -         |
| 2021-06-30 | £100,207 | £47,284     | -      | -         |

## Trustees

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| Name         | Role  | Appointed  |
|--------------|-------|------------|
| Abdul Aziz   | Chair | 2023-01-01 |
| Joinal Abdin |       | 2023-01-01 |
| Shuhel Miah  |       | 2023-01-01 |

**BEDFORD CENTRAL JAMEE MASJID AND ISLAMIC CULTURAL CENTRE**

England & Wales - Charity number 1081598

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# Accounts

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**BEDFORD CENTRAL JAMEE MASJID &  
CULTURAL CENTRE**

**Registered charity Number: 1081598**

**Trustees Report  
&  
Financial Statements  
For the year ended 30<sup>th</sup> June 2025**

# **BEDFORD CENTRAL JAMEE MASJID & ISLAMIC CULTURAL CENTRE**

## **Report of the Trustees for the year ended 30<sup>th</sup> June 2025**

The trustees present their annual report and financial statements for the year ended 30th June 2025 and confirm they comply with the Charities Act 1993, as amended by Charities Act 2006, the trust deed and the Charities SORP 2005.

### **Reference and Administrative Information**

**Charity Name:** BEDFORD CENTRAL JAMEE MASJID & ISLAMIC CULTURAL CENTRE

**Charity Registration Number:** 1081598

**Principal Office:** 34, Brereton Road  
Bedford  
MK401HU

### **Board of Trustees**

#### **Executive Committee**

**Chairman:** Mr Abdul Aziz  
**Secretary:** Mr Joinal Abdin  
**Treasurer:** Mr Shuhel Miah

### **Independent Examiners:**

Accurate Acc Ltd  
18, Laburnum Avenue  
Bedford  
MK404HQ

### **Bankers**

Natwest  
Bedford  
MK401YN

# **Bedford Central Jamee Masjid and Islamic Cultural Centre**

## **Structure, governance and management**

### **Governing document:**

Bedford Central Jamee Masjid and Islamic Cultural Centre is constituted as an unincorporated association. It is governed by the regulations set out in the constitution and is run by a voluntary Management Committee

### **Organisational structure:**

The Committee members are elected at the General Meeting, which is held after every two years. Any new trustee would be briefed by the chair of the awareness of a trustee's responsibilities the governing document and administrative procedures and the history of the charity.

The management Committee met 4 times during the year to review activities, consider the financial position and decide policy and procedure. The Secretary oversees the day to day work of the charity. He reports to the management committee regularly regarding the performance of the charity. There are four staff members who are engaged in the religious functions and affairs of the organisation on a daily basis, together with a number of volunteers.

### **Risk management:**

The trustees annually review the risks that the charity faces, both financial and otherwise. Strategies have been implemented to control and minimise these risks. Assessments on areas such as governance and compliance with law and regulations have been undertaken. Areas of risks relating to employing staff have been covered by proper procedures and insurance. Appropriate Disclosure and Barring Service (DBS) checks are carried out on all volunteers/staff who have access to children.

### **Achievements and Performance:**

During the year the charity has been able to continue its support for educational classes, which provide facilities for around 100 children.

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## **For the year ended 30<sup>th</sup> June 2025**

### **Financial Review:**

During the year, the charity received £156,289.00 by the way of public donations and fees from religious classes. The net movement of funds show a negative balance of 189,100.00 which has been offset from the reserves, brought forward from previous years of £452,377.00. End financial year current reserve is £292,585.00.

The Trustees believe that the charity should hold financial reserves because it is mostly dependent on its income from local worshippers. As these funds may be subject to fluctuation from time to time the Trustees have decided to set a level of reserves which equate in value to approximately 6 months expenditure which the Trustees have estimated will be approximately £40,000 primarily used for ongoing current activities such as staffing costs of the organisation and further improvements in relation to the sites building works and maintenance costs. In view that the purpose of the reserves is to meet immediate shortfalls in funding, the Trustees have decided that it is appropriate that the reserves shown in the balance sheet are represented by funds held in short term deposits and current bank accounts.

The Trustees have considered the most appropriate policy for investing funds and have reviewed ways in generating income and capital growth to meet their requirements.

### **Plans for the future periods**

The charity will continue with the current activities and has obtained substantial donations for 2024/2025.

The key future plans are:

- a) To continue to help and give religious guidance for the community.
- b) To continue to promote good relations with all other ethnic minorities.
- c) To ensure that all the remaining building works are completed successfully within the allowed timescales.
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- e) To encourage participation from women to engage in Arabic classes.
- f) To introduce additional classes for children up to GCSE level.

## **Bedford Central Jamee Masjid and Islamic Cultural Centre**

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#### **Objectives and Activities**

The Charity's objectives are for the benefit of the general public resident in and visiting Bedford (the area of benefit), in particular but not exclusively those people who are of Muslim faith, by:

- The advancement of the Religious of Islam guided by the Quran and Sunnah;
- The relief of poverty by providing advice, representation, counselling, translating and interpreting services and other assistance in matters such as asylum, immigration, money, debts, welfare benefits, housing, health, education, training, and employment;
- The promotion of good race and community relations with other ethnic communities in the area of benefit.
- To assist in funeral arrangements for families of deceased worshipers.

The main objective for the year was the promotion and appreciation of the Islamic faith and the provision of facilities of education to the wider community especially the younger generation, offering opportunities in education programmes such as children's classes/weekend classes and Hafizi classes.

The charity is very involved in the community and is dependent on the voluntary help from the local residents who support the Masjid by not only voluntary service such as maintenance and repair work to the centre but by donations to help promote its objectives.

# Bedford Central Jamee Masjid and Islamic Cultural Centre

## For the year ended 30th June 2025


### Accounting and Reporting Responsibilities

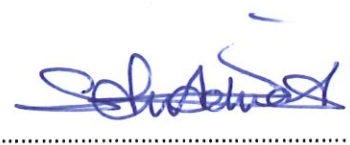
Charity law requires the Trustees to prepare financial statements for each financial year, which show a true and fair view of the state of affairs of the charity, and its financial activities for that period in preparing their financial statements. The Trustees are required to:

- a) Select suitable accounting policies and then apply them consistently,
- b) Make judgments and estimates that are reasonable and prudent,
- c) State whether applicable accounting standards have been followed subject to any departures disclosed and explained in the financial statements,
- d) Prepare the financial statements on the going concern basis unless it is appropriate to presume that the charity will not continue in operation existence.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statement comply with the Charities Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This Report was approved by the Trustees on 30.10.25 and signed on their behalf by:

  
.....  
(President)

  
.....  
(Treasurer)

**Independent Examiners Report to the Trustees of  
Bedford Central Jamee Masjid and Islamic Cultural Centre  
For the year ended 30th June 2025**

**RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER**

The charity's trustee consider that an audit is not required for this year (under section 43(2) of the Charities Act 1993 (the Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts (under section 43 of the Act)
- to follow the procedures laid down in the General Directions given by the charity commission (under section 43(7)(b) of the Act), and
- to state whether particular matters have come to my attention.

**BASIS OF INDEPENDENT EXAMINER'S STATEMENT**

Accurate Acc Ltd was appointed as the charitable company's independent examiner. My examination was carried out in accordance with general Direction given by the charity commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

**INDEPENDENT EXAMINER'S STATEMENT**

In the course of my examination, no matter has come to my attention,

1. which gives me reasonable cause to believe that in, any material respect the trustees have not met the requirements to ensure that:  
.proper accounting records are kept (in accordance with section 41 of the Act); and  
.accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Accurate Acc Ltd

Date 22.10.25



# BEDFORD CENTRAL JAMEE MASJID & ISLAMIC CULTURAL CENTRE

## Statement of financial Activities For the year ended 30<sup>th</sup> June 2025

| <b>Bedford Central Jamee Masjid a &amp; Islamic Cultural Centre</b> |           |                    |                      |                    |                        |                        |
|---|-----------|--------------------|----------------------|--------------------|------------------------|------------------------|
| <b>Statement of Financial Activities</b>                            |           |                    |                      |                    |                        |                        |
|   |           | Restricted<br>Fund | Unrestricted<br>Fund | Designated<br>Fund | Total Fund<br>30.06.25 | Total Fund<br>30.06.24 |
| <b>Incomig resources:</b>   |           | <b>30.06.25</b>    | <b>30.06.25</b>      | <b>30.06.25</b>    | <b>30.06.25</b>        | <b>30.06.24</b>        |
| Voluntary Income  | 2         | 111639.47          |                      |                    | 111,639.47             | 100,736.34             |
| Activities for generating funds                                     | 3         |                    |                      |                    | -                      | -                      |
| Investment income   | 4         | 44649.88           | -                    |                    | 44,649.88              | 51,779.18              |
| <b>Total Incoming resources</b>                                     |           | <b>156,289.35</b>  | <b>-</b>             | <b>-</b>           | <b>156,289.35</b>      | <b>152,515.52</b>      |
| <b>Resources Expended</b>   |           |                    |                      |                    | <b>345,389.36</b>      | <b>123,207.00</b>      |
| <b>Total Resources Expended</b>                                     | <b>5</b>  |                    |                      |                    | <b>345,389.36</b>      | <b>123,207.00</b>      |
| <b>Net Movements in funds</b>                                       |           |                    |                      |                    | <b>(189,100.01)</b>    | <b>29,308.00</b>       |
| <b>Prior year adjustments between funds</b>                         |           |                    |                      |                    |                        |                        |
| Funds brought forward   |           |                    |                      |                    | 481,685.00             | 452,377.00             |
| Capex adjustment  |           |                    |                      |                    | -                      | -                      |
| <b>Total funds</b>  | <b>13</b> |                    |                      |                    | <b>292,584.99</b>      | <b>481,685.00</b>      |

# BEDFORD CENTRAL JAMEE MASJID & ISLAMIC CULTURAL CENTRE

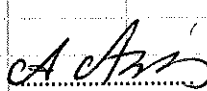
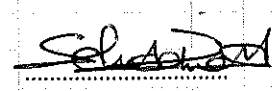
## Balance sheet

For the year ended 30th June 2025

Notes forming part of the Financial Statements for the year ended 30<sup>th</sup> June 2025

### 1. Accounting Policies

The financial statements have been prepared in accordance with the Companies Act 1985 and the Statement of Recommended Practice: Accounting and Reporting by Charities issued in March 2005.

| <u>Bedford Central Jamee Masjid a &amp; Islamic Cultural Centre</u>                                |   |           |           |
|--|---|-----------|-----------|
| <u>Statement of Financial Activities</u>   |   |           |           |
| <u>For the year ended 30 June 2024</u>   |   |           |           |
|  | Notes   | 30.06.25  | 30.06.24  |
| <b><u>FIXED ASSETS</u></b>   |   |           |           |
| Tangible Assets  | 9   | £799,382  | 801,389   |
| <b><u>CURRENT ASSETS</u></b>   |   |           |           |
| Debtors and Prepayments  | 10  | £650      | 650       |
| Cash at Bank and in Hand   |   | £292,585  | 481,685   |
| Querd e Hasana   |   | £38,678   | 43678     |
| <b><u>Creditors: amount due within one year</u></b>  | 11  |           |           |
| Net Current Assets   |   |           |           |
| Net Assets   |   | 1,131,295 | 1,327,402 |
| <b><u>Financed by</u></b>  |   |           |           |
| General Funds  |   | 1,092,617 | 1,283,724 |
| Designated Funds   |   | 38,678    | 43,678    |
| Restricted Funds   |   | -         | -         |
| <b><u>Total Funds</u></b>  |   | 1,131,295 | 1,327,402 |
| These accounts were approved by the Trustees on <u>30.10.25</u> and signed on their behalf by      |   |           |           |
| <br>(President) | <br>(Treasurer) |           |           |

**Bedford Central Jamee Masjid a & Islamic Cultural Centre**  
**Notes forming part of the financial staten**  
**for the year ended 30th June 2024**

|  | <b>2025</b>       | <b>2024</b>       |
|--|-------------------|-------------------|
|  | £                 | £                 |
| <b>2) Voluntary Income:</b>            |                   |                   |
| Firday prayer collection               | 45951.29          | 48189.82          |
| Members Donations                      | 47221.95          | 34302.26          |
| Other donations                        | 3939.10           | 4602.50           |
| Donated Vegetables                     | 571.00            | 489.00            |
| Shab-e-borat collection                | 614.00            | 0.00              |
| Tarawi Collection                      | 6035.00           | 5640.76           |
| Shab-e-Qadr collection                 | 968.71            | 830.00            |
| Eid-ul-Fitar Collection                | 3367.00           | 3585.00           |
| Eid-ul-Azha Collection                 | 2971.42           | 3097.00           |
|  | <b>111,639.47</b> | <b>100,736.34</b> |
| <b>3) Income for generating funds:</b> |                   |                   |
| Rental income from flats               | 30110.88          | 27460.77          |
| Children & hafizi Classes              | 9624.00           | 9718.50           |
| Radio Scanners etc                     | 3545.00           | 730.00            |
| Marriage certifiicate                  | 560.00            | 540.00            |
| HMRC Gift Aid                          | 0.00              | 12429.91          |
| Hall rent                              | 330.00            | 0.00              |
| Advert etc                             | 0.00              | 0.00              |
| Book sale                              | 480.00            | 900.00            |
|  | <b>44,649.88</b>  | <b>51,779.18</b>  |
| <b>4) Investment Income:</b>           |                   |                   |
| Interest received from bank            | 0                 | 0                 |
| <b>Total Incoming resources</b>        | <b>156,289.35</b> | <b>152,515.52</b> |
| <b>5) Total resources Expended:</b>    |                   |                   |
| Staff Costs for religious activity     | 53750.00          | 49392.00          |
| Children & Hafizi classes              | 0.00              | 0.00              |
| Bedford borough council                | 0.00              | 0.00              |
| Transmitter Licence etc                | 0.00              | 0.00              |
| Heat and light                         | 10185.24          | 7989.03           |
| Water rates                            | 1994.41           | 1931.90           |
| Consimubles & Cleaning                 | 948.23            | 891.97            |
| Telephone                              | 474.28            | 680.00            |
| Building & maintenance                 | 2026.15           | 11723.92          |
| Air Condition & Scanners               | 10850.00          | 0.00              |
| Printing & stationery                  | 0.00              | 550.00            |
| Insurance                              | 1074.00           | 1140.81           |
| Darul Qirat exp                        | 652.73            | 0.00              |
| PAYE and Pensions                      | 0.00              | 848.44            |
| Alexandra place                        | 15035.61          | 0.00              |
| Book purchases                         | 1094.50           | 2400.00           |
| Other exp                              | 270.00            | 0.00              |
| Alexandra place                        | 243877.11         | 0.00              |
| Donations                              | 3157.10           | 1981.64           |
| Qard e Hasana                          | 0.00              | 43677.68          |
|  | <b>345389.36</b>  | <b>123207.39</b>  |

## 6. Trustee Remuneration & Related Party Transactions

No members of the management committee received any remuneration during the year. No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year.

## 7. Taxation

As a charity, it is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the Charity.

## 8. Tangible Fixed Assets

|                                 |  |  |     |  |                |
|---------------------------------|--|--|-----|--|----------------|
| <b>Cost</b>                     |  |  |     |  |                |
| At 30th June 2024               |  |  |     |  | 10,037         |
| Additions                       |  |  |     |  |                |
| charge for the year             |  |  | 20% |  | 2,007          |
| At 30th June 2025               |  |  |     |  | <b>8,030</b>   |
|                                 |  |  |     |  |                |
| <b>Accumulated Depreciation</b> |  |  |     |  |                |
| At 30th June 2024               |  |  |     |  | 38,260         |
| Charge for the year             |  |  |     |  | 2,007          |
| At 30th June 2025               |  |  |     |  | <b>40,267</b>  |
|                                 |  |  |     |  |                |
| <b>Net Book Value</b>           |  |  |     |  |                |
| At 30th June 2024               |  |  |     |  | 802            |
| Charge for the year             |  |  | 20% |  | 160            |
| At 30th June 2025               |  |  |     |  | <b>642</b>     |
|                                 |  |  |     |  |                |
| <b>Freehold Property</b>        |  |  |     |  |                |
| At 30th June 2024               |  |  |     |  | 790,711        |
| Addition                        |  |  |     |  | -              |
| At 30th June 2025               |  |  |     |  | <b>790,711</b> |
|                                 |  |  |     |  |                |
| <b>Total Fixed Assets</b>       |  |  |     |  |                |
| At 30th June 2025               |  |  |     |  | <b>799,382</b> |
|                                 |  |  |     |  |                |

## 9. Debtors

Debtors & Prepayments

**650.00**

| <b>10. Analysis fo Net Assets Between Funds:</b> |                     |                   |                   |                  |
|--|---------------------|-------------------|-------------------|------------------|
|  | <u>Unrestricted</u> | <u>Designated</u> | <u>Restricted</u> | <u>Total</u>     |
|  | <u>Funds</u>        | <u>Funds</u>      | <u>Funds</u>      | <u>Funds</u>     |
| Tangible Fixed Assets                            | 799,382             |                   |                   | 799,382          |
| Debtors  | 650                 |                   |                   | 650              |
| Cash at Bank AC ending 4557                      | 257,785             |                   |                   | 257,785          |
| Cash at Bank AC ending 7428                      | -                   |                   | -                 | -                |
| Cash at Bank AC ending 4483                      | 34,800              |                   |                   | 34,800           |
| Cash at Bank AC ending 4220                      | -                   |                   |                   | -                |
|  | <b>1,092,617</b>    |                   | <b>-</b>          | <b>1,092,617</b> |
| <b>11. Total Cash in hand :</b>                  | <b>292,585</b>      |                   |                   |                  |

**BEDFORD CENTRAL JAMEE MASJID AND ISLAMIC CULTURAL CENTRE**

England & Wales - Charity number 1081598

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# Accounts

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# **BEDFORD CENTRAL JAMEE MASJID & CULTURAL CENTRE**

Registered charity Number: 1081598

**Trustees Report  
&  
Financial Statements  
For the year ended 30<sup>th</sup> June 2024**

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- The advancement of the Religious of Islam guided by the Quran and Sunnah;
- The relief of poverty by providing advice, representation, counselling, translating and interpreting services and other assistance in matters such as asylum, immigration, money, debts, welfare benefits, housing, health, education, training, and employment;
- The promotion of good race and community relations with other ethnic communities in the area of benefit.
- To assist in funeral arrangements for families of deceased worshipers.

The main objective for the year was the promotion and appreciation of the Islamic faith and the provision of facilities of education to the wider community especially the younger generation, offering opportunities in education programmes such as children's classes/weekend classes and Hafizi classes.

The charity is very involved in the community and is dependent on the voluntary help from the local residents who support the Masjid by not only voluntary service such as maintenance and repair work to the centre but by donations to help promote its objectives.

# Bedford Central Jamee Masjid and Islamic Cultural Centre

## For the year ended 30th June 2024

### Accounting and Reporting Responsibilities


Charity law requires the Trustees to prepare financial statements for each financial year, which show a true and fair view of the state of affairs of the charity, and its financial activities for that period in preparing their financial statements. The Trustees are required to:

- a) Select suitable accounting policies and then apply them consistently,
- b) Make judgments and estimates that are reasonable and prudent,
- c) State whether applicable accounting standards have been followed subject to any departures disclosed and explained in the financial statements,
- d) Prepare the financial statements on the going concern basis unless it is appropriate to presume that the charity will not continue in operation existence.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statement comply with the Charities Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This Report was approved by the Trustees on 30.11.24 and signed on their behalf by:

  
.....  
(President)

  
.....  
(Treasurer)

**Independent Examiners Report to the Trustees of  
Bedford Central Jamee Masjid and Islamic Cultural Centre  
For the year ended 30th June 2024**

**RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER**

The charity's trustee consider that an audit is not required for this year (under section 43(2) of the Charities Act 1993 (the Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts (under section 43 of the Act)
- to follow the procedures laid down in the General Directions given by the charity commission(under section 43(7)(b) of the Act), and
- to state whether particular matters have come to my attention.

**BASIS OF INDEPENDENT EXAMINER'S STATEMENT**

Accurate Acc Ltd was appointed as the charitable company's independent examiner. My examination was carried out in accordance with general Direction given by the charity commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

**INDEPENDENT EXAMINER'S STATEMENT**

In the course of my examination, no matter has come to my attention,

1. which gives me reasonable cause to believe that in, any material respect the trustees have not met the requirements to ensure that:

.proper accounting records are kept (in accordance with section 41 of the Act); and  
.accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or

2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Accurate Acc Ltd

Date.....25.11.24.....

# BEDFORD CENTRAL JAMEE MASJID & ISLAMIC CULTURAL CENTRE

## Statement of financial Activities For the year ended 30<sup>th</sup> June 2024

| <b>Bedford Central Jamee Masjid a &amp; Islamic Cultural Centre</b> |    |                    |                      |                    |                 |                 |
|---|----|--------------------|----------------------|--------------------|-----------------|-----------------|
| <b>Statement of Financial Activities</b>                            |    |                    |                      |                    |                 |                 |
|   |    | Restricted<br>Fund | Unrestricted<br>Fund | Designated<br>Fund | Total Fund      | Total Fund      |
| <b>Incomig resources:</b>   |    | <b>30.06.24</b>    | <b>30.06.24</b>      | <b>30.06.24</b>    | <b>30.06.24</b> | <b>30.06.23</b> |
| Voluntary Income  | 2  | 100736.3           |                      |                    | 100,736         | 93,669          |
| Activities for generating funds                                     | 3  |                    |                      |                    | -               | -               |
| Investment income   | 4  | 51779.18           | -                    |                    | 51,779          | 50,929          |
| <b>Total Incoming resources</b>                                     |    | <b>152,516</b>     | <b>-</b>             | <b>-</b>           | <b>152,516</b>  | <b>144,598</b>  |
| <b>Resources Expended</b>   |    |                    |                      |                    | <b>123,207</b>  | <b>77,214</b>   |
| <b>Total Resources Expended</b>                                     | 5  |                    |                      |                    | <b>123,207</b>  | <b>77,214</b>   |
| <b>Net Movements in funds</b>                                       |    |                    |                      |                    | <b>29,308</b>   | <b>67,384</b>   |
| <b>Prior year adjustments between funds</b>                         |    |                    |                      |                    |                 |                 |
| <b>Funds brought forward</b>  |    |                    |                      |                    | <b>452,377</b>  | <b>384,993</b>  |
| <b>Capex adjustment</b>   |    |                    |                      |                    | <b>-</b>        | <b>-</b>        |
| <b>Total funds</b>  | 13 |                    |                      |                    | <b>481,685</b>  | <b>452,377</b>  |

# BEDFORD CENTRAL JAMEE MASJID & ISLAMIC CULTURAL CENTRE

## Balance sheet

For the year ended 30th June 2024

Notes forming part of the Financial Statements for the year ended 30<sup>th</sup> June 2023

### 1. Accounting Policies

The financial statements have been prepared in accordance with the Companies Act 1985 and the Statement of Recommended Practice: Accounting and Reporting by Charities issued in March 2005.

| <b>Bedford Central Jamee Masjid a &amp; Islamic Cultural Centre</b>                 |    |  |                  |                  |
|---|----|--|------------------|------------------|
| <b>Statement of Financial Activities</b>  |    |  |                  |                  |
| <b>For the year ended 30 June 2024</b>  |    |  |                  |                  |
|   |    |  | 30.06.24         | 30.06.23         |
|   |    |  | Notes            |                  |
| <b>FIXED ASSETS</b>   |    |  |                  |                  |
| Tangible Assets   | 9  |  | £801,389         | 804,059          |
| <b>CURRENT ASSETS</b>   |    |  |                  |                  |
| Debtors and Prepayments   | 10 |  | £650             | 650              |
| Cash at Bank and in Hand  |    |  | £481,685         | 452,377          |
| Querd e Hasana  |    |  | £43,678          | 0                |
| <b>Creditors: amount due within one year</b>  | 11 |  |                  |                  |
| Net Current Assets  |    |  |                  |                  |
| Net Assets  |    |  | <b>1,327,402</b> | <b>1,257,086</b> |
| <b>Financed by</b>  |    |  |                  |                  |
| General Funds   |    |  | 1,283,724        | 1,236,832        |
| Designated Funds  |    |  | 43,678           |                  |
| Restricted Funds  |    |  | -                | 20,254           |
| <b>Total Funds</b>  |    |  | <b>1,327,402</b> | <b>1,257,086</b> |
| These accounts were approved by the Trustees on ..... and signed on their behalf by |    |  |                  |                  |
| .....   |    |  | .....            |                  |
| (President)   |    |  | (Treasurer)      |                  |

| <b>Bedford Central Jamee Masjid a &amp; Islamic Cultural Centre</b> |  |  |  |                   |                   |
|---|--|--|--|-------------------|-------------------|
| <b>Notes forming part of the financial statement</b>                |  |  |  |                   |                   |
| <b>for the year ended 30th June 2024</b>                            |  |  |  |                   |                   |
|   |  |  |  | <b>2024</b>       | <b>2023</b>       |
| <b>2) Voluntary Income:</b>   |  |  |  | £                 | £                 |
| Firday prayer collection  |  |  |  | 48189.82          | 40336.59          |
| Members Donations   |  |  |  | 34302.26          | 29573.70          |
| Donations   |  |  |  | 0.00              | 3678.45           |
| Other donations   |  |  |  | 4602.50           | 5687.06           |
| Donated Vegetables  |  |  |  | 489.00            | 1105.00           |
| Shab-e-borat collection   |  |  |  | 0.00              | 2238.40           |
| Tarawi Collection   |  |  |  | 5640.76           | 4225.00           |
| Shab-e-Qadr collection  |  |  |  | 830.00            | 1139.61           |
| Eid-ul-Fitar Collection   |  |  |  | 3585.00           | 3240.00           |
| Eid-ul-Azha Collection  |  |  |  | 3097.00           | 2445.37           |
|   |  |  |  | <b>100,736.34</b> | <b>93,669.18</b>  |
| <b>3) Income for generating funds:</b>                              |  |  |  |                   |                   |
| Rental income from flats  |  |  |  | 27460.77          | 32658.00          |
| Children & hafizi Classes   |  |  |  | 9718.50           | 7048.00           |
| Radio Scanners etc  |  |  |  | 730.00            | 1245.00           |
| Marriage certifiicate   |  |  |  | 540.00            | 350.00            |
| HMRC Gift Aid   |  |  |  | 12429.91          | 9628.00           |
| PPE etc   |  |  |  | 0.00              | 0.00              |
| Advert etc  |  |  |  | 0.00              | 0.00              |
| Book sale   |  |  |  | 900.00            | 0.00              |
|   |  |  |  | <b>51,779.18</b>  | <b>50,929.00</b>  |
| <b>4) Investment Income:</b>  |  |  |  |                   |                   |
| Interest received from bank   |  |  |  | 0                 | 0                 |
| <b>Total Incoming resources</b>                                     |  |  |  | <b>152,515.52</b> | <b>144,598.18</b> |
| <b>5) Total resources Expended:</b>                                 |  |  |  |                   |                   |
| Staff Costs for religious activity                                  |  |  |  | 49392.00          | 41455.00          |
| Children & Hafizi classes   |  |  |  | 0.00              | 0.00              |
| Bedford borough council   |  |  |  | 0.00              | 1341.07           |
| Transmitter Licence etc   |  |  |  | 0.00              | 1000.00           |
| Heat and light  |  |  |  | 7989.03           | 10110.95          |
| Water rates   |  |  |  | 1931.90           | 1973.37           |
| Consimubles & Cleaning  |  |  |  | 891.97            | 2701.74           |
| Telephone   |  |  |  | 680.00            | 279.36            |
| Building & maintenance  |  |  |  | 11723.92          | 3651.70           |
| Noah Enterprise   |  |  |  | 0.00              | 792.00            |
| Printing & stationery   |  |  |  | 550.00            | 0.00              |
| Insurance   |  |  |  | 1140.81           | 1081.00           |
| Legal & professional  |  |  |  | 0.00              | 0.00              |
| PAYE and Pensions   |  |  |  | 848.44            | 1548.19           |
| Al Khair  |  |  |  | 0.00              | 3500.00           |
| Sound system  |  |  |  | 2400.00           | 0.00              |
| Membership etc  |  |  |  | 0.00              | 0.00              |
| Islamic Relief  |  |  |  | 1981.64           | 7779.90           |
| Qard e Hasana   |  |  |  | 43677.68          | 0.00              |
|   |  |  |  | <b>123207.39</b>  | <b>77214.28</b>   |

## 6. Trustee Remuneration & Related Party Transactions

No members of the management committee received any remuneration during the year. No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year.

## 7. Taxation

As a charity, it is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the Charity.

## 8. Tangible Fixed Assets

| <u>Tangible Fixed Assets:</u>   |  |  |     |  | £              |
|---------------------------------|--|--|-----|--|----------------|
| Cost                            |  |  |     |  |                |
| At 30th June 2023               |  |  |     |  | 12,546         |
| Additions                       |  |  |     |  |                |
| charge for the year             |  |  | 20% |  | 2,509          |
| At 30th June 2024               |  |  |     |  | <b>10,037</b>  |
| <b>Accumulated Depreciation</b> |  |  |     |  |                |
| At 30th June 2023               |  |  |     |  | 38,260         |
| Charge for the year             |  |  |     |  | 2,509          |
| At 30th June 2024               |  |  |     |  | <b>40,769</b>  |
| <b>Net Book Value</b>           |  |  |     |  |                |
| At 30th June 2023               |  |  |     |  | 802            |
| Charge for the year             |  |  | 20% |  | 160            |
| At 30th June 2024               |  |  |     |  | <b>642</b>     |
| <b>Freehold Property</b>        |  |  |     |  |                |
| At 30th June 2023               |  |  |     |  | 790,711        |
| Addition                        |  |  |     |  | -              |
| At 30th June 2024               |  |  |     |  | <b>790,711</b> |
| <b>Total Fixed Assets</b>       |  |  |     |  |                |
| At 30th June 2023               |  |  |     |  | <b>801,389</b> |
|                                 |  |  |     |  |                |
|                                 |  |  |     |  |                |
|                                 |  |  |     |  |                |



**BEDFORD CENTRAL JAMEE MASJID AND ISLAMIC CULTURAL CENTRE**

England & Wales - Charity number 1081598

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# Accounts

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# **BEDFORD CENTRAL JAMEE MASJID & CULTURAL CENTRE**

**Registered charity Number: 1081598**

**Trustees Report  
&  
Financial Statements  
For the year ended 30<sup>th</sup> June 2023**

# **BEDFORD CENTRAL JAMEE MASJID & ISLAMIC CULTURAL CENTRE**

## **Report of the Trustees for the year ended 30<sup>th</sup> June 2023**

The trustees present their annual report and financial statements for the year ended 30th June 2023 and confirm they comply with the Charities Act 1993, as amended by Charities Act 2006, the trust deed and the Charities SORP 2005.

### **Reference and Administrative Information**

**Charity Name:** BEDFORD CENTRAL JAMEE MASJID & ISLAMIC CULTURAL CENTRE

**Charity Registration Number:** 1081598

**Principal Office:** 34, Brereton Road  
Bedford  
MK401HU

### **Board of Trustees**

#### **Executive Committee**

**Chairman:** Mr Abdul Aziz  
**Secretary:** Mr Joinal Abdin  
**Treasurer:** Mr Shuhel Miah

### **Independent Examiners:**

Accurate Acc Ltd  
18, Laburnum Avenue  
Bedford  
MK404HQ

### **Bankers**

Natwest  
Bedford  
MK401YN

# **Bedford Central Jamee Masjid and Islamic Cultural Centre**

## **Structure, governance and management**

### **Governing document:**

Bedford Central Jamee Masjid and Islamic Cultural Centre is constituted as an unincorporated association. It is governed by the regulations set out in the constitution and is run by a voluntary Management Committee

### **Organisational structure:**

The Committee members are elected at the General Meeting, which is held after every two years. Any new trustee would be briefed by the chair of the awareness of a trustee's responsibilities the governing document and administrative procedures and the history of the charity.

The management Committee met 4 times during the year to review activities, consider the financial position and decide policy and procedure. The Secretary oversees the day to day work of the charity. He reports to the management committee regularly regarding the performance of the charity. There are four staff members who are engaged in the religious functions and affairs of the organisation on a daily basis, together with a number of volunteers.

### **Risk management:**

The trustees annually review the risks that the charity faces, both financial and otherwise. Strategies have been implemented to control and minimise these risks. Assessments on areas such as governance and compliance with law and regulations have been undertaken. Areas of risks relating to employing staff have been covered by proper procedures and insurance. Appropriate Disclosure and Barring Service (DBS) checks are carried out on all volunteers/staff who have access to children.

### **Achievements and Performance:**

During the year the charity has been able to continue its support for educational classes, which provide facilities for around 100 children.

# **Bedford Central Jamee Masjid and Islamic Cultural Centre**

## **For the year ended 30<sup>th</sup> June 2023**

### **Financial Review:**

During the year, the charity received £144,598.00 by the way of public donations and fees from religious classes. The net movement of funds show a surplus of £67,384.00 which has been added to the reserves, brought forward from previous years of £384,993.00. End financial year current reserve is £452,377.00.

The Trustees believe that the charity should hold financial reserves because it is mostly dependent on its income from local worshippers. As these funds may be subject to fluctuation from time to time the Trustees have decided to set a level of reserves which equate in value to approximately 6 months expenditure which the Trustees have estimated will be approximately £40,000 primarily used for ongoing current activities such as staffing costs of the organisation and further improvements in relation to the sites building works and maintenance costs. In view that the purpose of the reserves is to meet immediate shortfalls in funding, the Trustees have decided that it is appropriate that the reserves shown in the balance sheet are represented by funds held in short term deposits and current bank accounts.

The Trustees have considered the most appropriate policy for investing funds and have reviewed ways in generating income and capital growth to meet their requirements.

### **Plans for the future periods**

The charity will continue with the current activities and has obtained substantial donations for 2022/2023.

The key future plans are:

- a) To continue to help and give religious guidance for the community.
- b) To continue to promote good relations with all other ethnic minorities.
- c) To ensure that all the remaining building works are completed successfully within the allowed timescales.
- d) To continue to build and encourage community access to the education facilities.
- e) To encourage participation from women to engage in Arabic classes.
- f) To introduce additional classes for children up to GCSE level.

## **Bedford Central Jamee Masjid and Islamic Cultural Centre**

### **For the year ended 30<sup>th</sup> June 2023**

#### **Objectives and Activities**

The Charity's objectives are for the benefit of the general public resident in and visiting Bedford (the area of benefit), in particular but not exclusively those people who are of Muslim faith, by:

- The advancement of the Religious of Islam guided by the Quran and Sunnah;
- The relief of poverty by providing advice, representation, counselling, translating and interpreting services and other assistance in matters such as asylum, immigration, money, debts, welfare benefits, housing, health, education, training, and employment;
- The promotion of good race and community relations with other ethnic communities in the area of benefit.
- To assist in funeral arrangements for families of deceased worshipers.

The main objective for the year was the promotion and appreciation of the Islamic faith and the provision of facilities of education to the wider community especially the younger generation, offering opportunities in education programmes such as children's classes/weekend classes and Hafizi classes.

The charity is very involved in the community and is dependent on the voluntary help from the local residents who support the Masjid by not only voluntary service such as maintenance and repair work to the centre but by donations to help promote its objectives.

# Bedford Central Jamee Masjid and Islamic Cultural Centre

## For the year ended 30th June 2023


### Accounting and Reporting Responsibilities

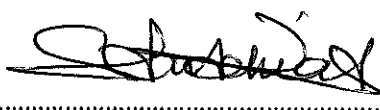
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- a) Select suitable accounting policies and then apply them consistently,
- b) Make judgments and estimates that are reasonable and prudent,
- c) State whether applicable accounting standards have been followed subject to any departures disclosed and explained in the financial statements,
- d) Prepare the financial statements on the going concern basis unless it is appropriate to presume that the charity will not continue in operation existence.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statement comply with the Charities Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This Report was approved by the Trustees on <sup>15.11.23</sup>..... and signed on their behalf by:

  
.....  
(President)

  
.....  
(Treasurer)

**Independent Examiners Report to the Trustees of  
Bedford Central Jamee Masjid and Islamic Cultural Centre  
For the year ended 30th June 2023**

**RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER**

The charity's trustee consider that an audit is not required for this year (under section 43(2) of the Charities Act 1993 (the Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts (under section 43 of the Act)
- to follow the procedures laid down in the General Directions given by the charity commission (under section 43(7)(b) of the Act), and
- to state whether particular matters have come to my attention.

**BASIS OF INDEPENDENT EXAMINER'S STATEMENT**

Accurate Acc Ltd was appointed as the charitable company's independent examiner. My examination was carried out in accordance with general Direction given by the charity commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

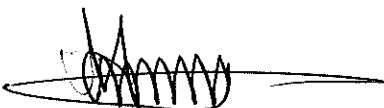
**INDEPENDENT EXAMINER'S STATEMENT**

In the course of my examination, no matter has come to my attention,

1. which gives me reasonable cause to believe that in, any material respect the trustees have not met the requirements to ensure that:

.proper accounting records are kept (in accordance with section 41 of the Act); and  
.accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or

2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Accurate Acc Ltd

Date.....10.11.23.....

# BEDFORD CENTRAL JAMEE MASJID & ISLAMIC CULTURAL CENTRE

## Statement of financial Activities For the year ended 30<sup>th</sup> June 2023

| <b>Bedford Central Jamee Masjid a &amp; Islamic Cultural Centre</b> |    |                    |                      |                    |                 |                 |
|---|----|--------------------|----------------------|--------------------|-----------------|-----------------|
| <b>Statement of Financial Activities</b>                            |    |                    |                      |                    |                 |                 |
|   |    | Restricted<br>Fund | Unrestricted<br>Fund | Designated<br>Fund | Total Fund      | Total Fund      |
| <b>Incomig resources:</b>   |    | <b>30.06.23</b>    | <b>30.06.23</b>      | <b>30.06.23</b>    | <b>30.06.23</b> | <b>30.06.22</b> |
| Voluntary Income  | 2  | 93669.18           |                      |                    | 93,669          | 81,016          |
| Activities for generating funds                                     | 3  |                    |                      |                    | -               | -               |
| Investment income   | 4  | 50929.00           | -                    |                    | 50,929          | 76,856          |
| <b>Total Incoming resources</b>                                     |    | <b>144,598</b>     | <b>-</b>             | <b>-</b>           | <b>144,598</b>  | <b>157,872</b>  |
| <b>Resources Expended</b>   |    |                    |                      |                    | <b>77,214</b>   | <b>61,514</b>   |
| <b>Total Resources Expended</b>                                     | 5  |                    |                      |                    | <b>77,214</b>   | <b>61,514</b>   |
| <b>Net Movements in funds</b>                                       |    |                    |                      |                    | <b>67,384</b>   | <b>96,357</b>   |
| <b>Prior year adjustments between funds</b>                         |    |                    |                      |                    |                 |                 |
| <b>Funds brought forward</b>  |    |                    |                      |                    | <b>384,993</b>  | <b>288,636</b>  |
| <b>Capex and adjustments</b>  |    |                    |                      |                    |                 |                 |
| <b>Total funds</b>  | 13 |                    |                      |                    | <b>452,377</b>  | <b>384,993</b>  |

# BEDFORD CENTRAL JAMEE MASJID & ISLAMIC CULTURAL CENTRE

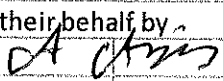
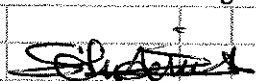
## Balance sheet

For the year ended 30th June 2023

Notes forming part of the Financial Statements for the year ended 30<sup>th</sup> June 2023

### 1. Accounting Policies

The financial statements have been prepared in accordance with the Companies Act 1985 and the Statement of Recommended Practice: Accounting and Reporting by Charities issued in March 2005.

| <b>Bedford Central Jamee Masjid a &amp; Islamic Cultural Centre</b>                 |  |  |  |  |                  |                  |
|---|--|--|--|--|------------------|------------------|
| <b>Statement of Financial Activities</b>  |  |  |  |  |                  |                  |
| <b>For the year ended 30 June 2023</b>  |  |  |  |  |                  |                  |
|   |  |  |  |  | 30.06.23         | 30.06.22         |
|   |  |  |  |  | Notes            |                  |
| <b>FIXED ASSETS</b>   |  |  |  |  |                  |                  |
| Tangible Assets   |  |  | 9  |  | 804,059          | 807,397          |
| <b>CURRENT ASSETS</b>   |  |  |  |  |                  |                  |
| Debtors and Prepayments   |  |  | 10   |  | 650              | 650              |
| Cash at Bank and in Hand  |  |  |  |  | 452,377          | 384,993          |
| <b>Creditors: amount due within one year</b>  |  |  | 11   |  |                  |                  |
| Net Current Assets  |  |  |  |  |                  |                  |
| Net Assets  |  |  |  |  | <b>1,257,086</b> | <b>1,193,040</b> |
| <b>Financed by</b>  |  |  |  |  |                  |                  |
| General Funds   |  |  |  |  | 1,236,832        | 1,172,953        |
| Designated Funds  |  |  |  |  |                  |                  |
| Restricted Funds  |  |  |  |  | 20,254           | 20,087           |
| <b>Total Funds</b>  |  |  |  |  | <b>1,257,086</b> | <b>1,193,040</b> |
| These accounts were approved by the Trustees on ..... and signed on                 |  |  |  |  |                  |                  |
| their behalf by   |  |  |  |  |                  |                  |
|  |  |  |  |  |                  |                  |
| .....   |  |  | .....  |  |                  |                  |
| (President)   |  |  | (Treasurer)  |  |                  |                  |



| <b>Bedford Central Jamee Masjid a &amp; Islamic Cultural Centre</b> |  |                   |                   |
|---|--|-------------------|-------------------|
| <b>Notes forming part of the financial statement</b>                |  |                   |                   |
| <b>for the year ended 30th June 2023</b>                            |  |                   |                   |
|   |  | <b>2023</b>       | <b>2022</b>       |
|   |  | £                 | £                 |
| <b>2) Voluntary Income:</b>   |  |                   |                   |
| Firday prayer collection  |  | 40336.59          | 33978.00          |
| Members Donations   |  | 29573.70          | 24844.05          |
| Donations   |  | 3678.45           | 2943.27           |
| Other donations   |  | 5687.06           | 3833.50           |
| Donated Vegetables  |  | 1105.00           | 848.00            |
| Shab-e-borat collection   |  | 2238.40           | 752.25            |
| Tarawi Collection   |  | 4225.00           | 4335.00           |
| Shab-e-Qadr collection  |  | 1139.61           | 3962.00           |
| Eid-ul-Fitar Collection   |  | 3240.00           | 2808.00           |
| Eid-ul-Azha Collection  |  | 2445.37           | 2711.55           |
|   |  | <b>93,669.18</b>  | <b>81,015.62</b>  |
| <b>3) Income for generating funds:</b>                              |  |                   |                   |
| Rental income from flats  |  | 32658.00          | 31777.20          |
| Children & hafizi Classes   |  | 7048.00           | 5358.00           |
| Radio Scanners etc  |  | 1245.00           | 1270.00           |
| Marriage certificate  |  | 350.00            | 200.00            |
| HMRC Gift Aid   |  | 9628.00           | 37237.10          |
| PPE etc   |  | 0.00              | 0.00              |
| Advert etc  |  | 0.00              | 200.00            |
| HMRC Furlough   |  | 0.00              | 813.65            |
|   |  | <b>50,929.00</b>  | <b>76,855.95</b>  |
| <b>4) Investment Income:</b>  |  |                   |                   |
| Interest received from bank   |  | 0                 | 0                 |
| <b>Total Incoming resources</b>                                     |  | <b>144,598.18</b> | <b>157,871.57</b> |
| <b>5) Total resources Expended:</b>                                 |  |                   |                   |
| Staff Costs for religious activity                                  |  | 41455.00          | 36277.55          |
| Children & Hafizi classes   |  | 0.00              | 0.00              |
| Bedford borough council   |  | 1341.07           | 555.10            |
| Transmitter Licence etc   |  | 1000.00           | 858.00            |
| Heat and light  |  | 10110.95          | 7924.30           |
| Water rates   |  | 1973.37           | 897.95            |
| Consumables & Cleaning  |  | 2701.74           | 1050.00           |
| Telephone   |  | 279.36            | 435.45            |
| Building & maintenance  |  | 3651.70           | 3199.00           |
| Noah Enterprise   |  | 792.00            | 0.00              |
| Printing & stationery   |  | 0.00              | 92.80             |
| Insurance   |  | 1081.00           | 1066.90           |
| Legal & professional  |  | 0.00              | 875.00            |
| PAYE and Pensions   |  | 1548.19           | 1344.57           |
| Al Khair  |  | 3500.00           | 0.00              |
| Sound system  |  | 0.00              | 429.00            |
| Membership etc  |  | 0.00              | 1508.85           |
| Islamic Relief  |  | 7779.90           | 0.00              |
| Refunds(M Khan)   |  | 0.00              | 5000.00           |
|   |  | <b>77214.28</b>   | <b>61514.47</b>   |

## 6. Trustee Remuneration & Related Party Transactions

No members of the management committee received any remuneration during the year. No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year.

## 7. Taxation

As a charity, it is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the Charity.

## 8. Tangible Fixed Assets

| Tangible Fixed Assets:          |  |     |  | £              |
|---------------------------------|--|-----|--|----------------|
| Cost                            |  |     |  |                |
| At 30th June 2022               |  |     |  | 15,683         |
| Additions                       |  |     |  |                |
| charge for the year             |  | 20% |  | 3,137          |
| At 30th June 2023               |  |     |  | <b>12,546</b>  |
| <b>Accumulated Depreciation</b> |  |     |  |                |
| At 30th June 2022               |  |     |  | 35,123         |
| Charge for the year             |  |     |  | 3,137          |
| At 30th June 2023               |  |     |  | <b>38,260</b>  |
| <b>Net Book Value</b>           |  |     |  |                |
| At 30th June 2022               |  |     |  | 1,002          |
| Charge for the year             |  | 20% |  | 200            |
| At 30th June 2023               |  |     |  | <b>802</b>     |
| <b>Freehold Property</b>        |  |     |  |                |
| At 30th June 2022               |  |     |  | 790,711        |
| Addition                        |  |     |  | -              |
| At 30th June 2023               |  |     |  | <b>790,711</b> |
| <b>Total Fixed Assets</b>       |  |     |  |                |
| At 30th June 2023               |  |     |  | <b>804,059</b> |



**BEDFORD CENTRAL JAMEE MASJID AND ISLAMIC CULTURAL CENTRE**

England & Wales - Charity number 1081598

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# Accounts

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**BEDFORD CENTRAL JAMEE MASJID &  
CULTURAL CENTRE**

Registered charity Number: 1081598

**Trustees Report  
&  
Financial Statements  
For the year ended 30<sup>th</sup> June 2022**

## **BEDFORD CENTRAL JAMEE MASJID & ISLAMIC CULTURAL CENTRE**

### **Report of the Trustees for the year ended 30<sup>th</sup> June 2022**

The trustees present their annual report and financial statements for the year ended 30th June 2022 and confirm they comply with the Charities Act 1993, as amended by Charities Act 2006, the trust deed and the Charities SORP 2005.

### **Reference and Administrative Information**

**Charity Name:** BEDFORD CENTRAL JAMEE MASJID & ISLAMIC  
CULTURAL CENTRE

**Charity Registration Number:** 1081598

**Principal Office:** 34, Brereton Road  
Bedford  
MK401HU

### **Board of Trustees**

#### **Executive Committee**

**Chairman:** Mr Babru Miah

**Secretary:** Mr Ashik Uddin

**Treasurer:** Mr Ayna Miah

### **Independent Examiners:**

Accurate Acc Ltd  
18, Laburnum Avenue  
Bedford  
MK404HQ

### **Bankers**

Natwest  
Bedford  
MK401YN

# Bedford Central Jamee Masjid and Islamic Cultural Centre

## **Structure, governance and management**

### **Governing document:**

Bedford Central Jamee Masjid and Islamic Cultural Centre is constituted as an unincorporated association. It is governed by the regulations set out in the constitution and is run by a voluntary Management Committee

### **Organisational structure:**

The Committee members are elected at the General Meeting, which is held after every two years. Any new trustee would be briefed by the chair of the awareness of a trustee's responsibilities the governing document and administrative procedures and the history of the charity.

The management Committee met 4 times during the year to review activities, consider the financial position and decide policy and procedure. The Secretary oversees the day to day work of the charity. He reports to the management committee regularly regarding the performance of the charity. There are four staff members who are engaged in the religious functions and affairs of the organisation on a daily basis, together with a number of volunteers.

### **Risk management:**

The trustees annually review the risks that the charity faces, both financial and otherwise. Strategies have been implemented to control and minimise these risks. Assessments on areas such as governance and compliance with law and regulations have been undertaken. Areas of risks relating to employing staff have been covered by proper procedures and insurance. Appropriate Disclosure and Barring Service (DBS) checks are carried out on all volunteers/staff who have access to children.

### **Achievements and Performance:**

During the year the charity has been able to continue its support for educational classes, which provide facilities for around 200 children.

## **Bedford Central Jamee Masjid and Islamic Cultural Centre For the year ended 30<sup>th</sup> June 2022**

### **Financial Review:**

During the year, the charity received £157,871.57 by the way of public donations and fees from religious classes. The net movement of funds show a surplus of £96,357.00 which has been added to the reserves, brought forward from previous years of £288,636.00. End financial year current reserve is £384,993.00.

The Trustees believe that the charity should hold financial reserves because it is mostly dependent on its income from local worshippers. As these funds may be subject to fluctuation from time to time the Trustees have decided to set a level of reserves which equate in value to approximately 6 months expenditure which the Trustees have estimated will be approximately £40,000 primarily used for ongoing current activities such as staffing costs of the organisation and further improvements in relation to the sites building works and maintenance costs. In view that the purpose of the reserves is to meet immediate shortfalls in funding, the Trustees have decided that it is appropriate that the reserves shown in the balance sheet are represented by funds held in short term deposits and current bank accounts.

The Trustees have considered the most appropriate policy for investing funds and have reviewed ways in generating income and capital growth to meet their requirements.

### **Plans for the future periods**

The charity will continue with the current activities and has obtained substantial donations for 2022/2023.

The key future plans are:

- a) To continue to help and give religious guidance for the community.
- b) To continue to promote good relations with all other ethnic minorities.
- c) To ensure that all the remaining building works are completed successfully within the allowed timescales.
- d) To continue to build and encourage community access to the education facilities.
- e) To encourage participation from women to engage in Arabic classes.
- f) To introduce additional classes for children up to GCSE level.

## **Bedford Central Jamee Masjid and Islamic Cultural Centre For the year ended 30<sup>th</sup> June 2022**

### **Objectives and Activities**

The Charity's objectives are for the benefit of the general public resident in and visiting Bedford (the area of benefit), in particular but not exclusively those people who are of Muslim faith, by:

- The advancement of the Religious of Islam guided by the Quran and Sunnah;
- The relief of poverty by providing advice, representation, counselling, translating and interpreting services and other assistance in matters such as asylum, immigration, money, debts, welfare benefits, housing, health, education, training, and employment;
- The promotion of good race and community relations with other ethnic communities in the area of benefit.
- To assist in funeral arrangements for families of deceased worshipers.

The main objective for the year was the promotion and appreciation of the Islamic faith and the provision of facilities of education to the wider community especially the younger generation, offering opportunities in education programmes such as children's classes/weekend classes and Hafizi classes.

The charity is very involved in the community and is dependent on the voluntary help from the local residents who support the Masjid by not only voluntary service such as maintenance and repair work to the centre but by donations to help promote its objectives.

# Bedford Central Jamee Masjid and Islamic Cultural Centre

## For the year ended 30th June 2022

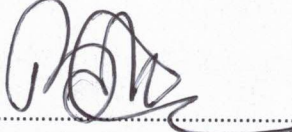
### Accounting and Reporting Responsibilities

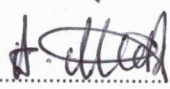
Charity law requires the Trustees to prepare financial statements for each financial year, which show a true and fair view of the state of affairs of the charity, and its financial activities for that period in preparing their financial statements. The Trustees are required to:

- a) Select suitable accounting policies and then apply them consistently,
- b) Make judgments and estimates that are reasonable and prudent,
- c) State whether applicable accounting standards have been followed subject to any departures disclosed and explained in the financial statements,
- d) Prepare the financial statements on the going concern basis unless it is appropriate to presume that the charity will not continue in operation existence.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statement comply with the Charities Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This Report was approved by the Trustees on 05.08.22 and signed on their behalf by:

  
.....  
(President)

  
.....  
(Treasurer)

**Independent Examiners Report to the Trustees of  
Bedford Central Jamee Masjid and Islamic Cultural Centre  
For the year ended 30th June 2022**

**RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER**

The charity's trustee consider that an audit is not required for this year (under section 43(2) of the Charities Act 1993 (the Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts (under section 43 of the Act)
- to follow the procedures laid down in the General Directions given by the charity commission (under section 43(7)(b) of the Act), and
- to state whether particular matters have come to my attention.

**BASIS OF INDEPENDENT EXAMINER'S STATEMENT**

Accurate Acc Ltd was appointed as the charitable company's independent examiner. My examination was carried out in accordance with general Direction given by the charity commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It is also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

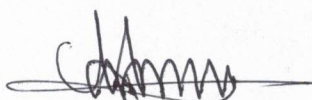
**INDEPENDENT EXAMINER'S STATEMENT**

In the course of my examination, no matter has come to my attention,

1. which gives me reasonable cause to believe that in, any material respect the trustees have not met the requirements to ensure that:

.proper accounting records are kept (in accordance with section 41 of the Act); and  
.accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or

2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Accurate Acc Ltd

Date 05/08/22



# BEDFORD CENTRAL JAMEE MASJID & ISLAMIC CULTURAL CENTRE

## Statement of financial Activities For the year ended 30<sup>th</sup> June 2022

| <u>Statement of Financial Activities</u>    |    |                 |                 |                 |                 |                 |
|---|----|-----------------|-----------------|-----------------|-----------------|-----------------|
|   |    | Restricted      | Unrestricted    | Designated      | Total Fund      | Total Fund      |
|   |    | Fund            | Fund            | Fund            | 30.06.22        | 30.06.21        |
| <b>Incomig resources:</b>                   |    | <b>30.06.22</b> | <b>30.06.22</b> | <b>30.06.22</b> | <b>30.06.22</b> | <b>30.06.21</b> |
| Voluntary Income                            | 2  | 81015.62        |                 |                 | 81,016          | 65,867          |
| Activities for generating funds             | 3  |                 |                 |                 | -               | 34,340          |
| Investment income                           | 4  | 76855.95        | -               |                 | 76,856          | -               |
| <b>Total Incoming resources</b>             |    | <b>157,872</b>  | <b>-</b>        | <b>-</b>        | <b>157,872</b>  | <b>100,207</b>  |
| <b>Resources Expended</b>                   |    |                 |                 |                 | <b>61,514</b>   | <b>47,284</b>   |
| <b>Total Resources Expended</b>             | 5  |                 |                 |                 | <b>61,514</b>   | <b>47,284</b>   |
| <b>Net Movements in funds</b>               |    |                 |                 |                 | <b>96,357</b>   | <b>52,923</b>   |
| <b>Prior year adjustments between funds</b> |    |                 |                 |                 |                 | 0               |
| <b>Funds brought forward</b>                |    |                 |                 |                 | <b>288,636</b>  | <b>235,713</b>  |
| <b>Capex and adjustments</b>                |    |                 |                 |                 |                 |                 |
| <b>Total funds</b>                          | 13 |                 |                 |                 | <b>384,993</b>  | <b>288,636</b>  |

# BEDFORD CENTRAL JAMEE MASJID & ISLAMIC CULTURAL CENTRE

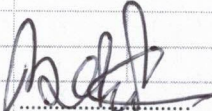

## Balance sheet

For the year ended 30th June 2022

Notes forming part of the Financial Statements for the year ended 30<sup>th</sup> June 2022

### 1. Accounting Policies

The financial statements have been prepared in accordance with the Companies Act 1985 and the Statement of Recommended Practice: Accounting and Reporting by Charities issued in March 2005.

| <u>Bedford Central Jamee Masjid a &amp; Islamic Cultural Centre</u>   |       |  |                  |                  |
|---|-------|--|------------------|------------------|
| <u>Statement of Financial Activities</u>  |       |  |                  |                  |
| <u>For the year ended 30 June 2022</u>  |       |  |                  |                  |
|   |       |  | <u>30.06.22</u>  | <u>30.06.21</u>  |
|   | Notes |  |                  |                  |
| <b><u>FIXED ASSETS</u></b>  |       |  |                  |                  |
| Tangible Assets   | 9     |  | 807,397          | 811,568          |
| <b><u>CURRENT ASSETS</u></b>  |       |  |                  |                  |
| Debtors and Prepayments   | 10    |  | 650              | 650              |
| Cash at Bank and in Hand  |       |  | 384,993          | 288,636          |
| <b><u>Creditors: amount due within one year</u></b>   | 11    |  |                  |                  |
| Net Current Assets  |       |  |                  |                  |
| Net Assets  |       |  | <u>1,193,040</u> | <u>1,100,854</u> |
| <b><u>Financed by</u></b>   |       |  |                  |                  |
| General Funds   |       |  | 1,172,953        | 1,080,767        |
| Designated Funds  |       |  |                  |                  |
| Restricted Funds  |       |  | 20,087           | 20,087           |
| <b><u>Total Funds</u></b>   |       |  | <u>1,193,040</u> | <u>1,100,854</u> |
| These accounts were approved by the Trustees on <u>05.08.22</u> and signed on their behalf by               |       |  |                  |                  |
| <br>.....<br>(President) |       | <br>.....<br>(Treasurer) |                  |                  |

| <b>Bedford Central Jamee Masjid a &amp; Islamic Cultural Centre</b> |                                    |  |                   |                   |
|---|------------------------------------|--|-------------------|-------------------|
| <b>Notes forming part of the financial statement</b>                |                                    |  |                   |                   |
| <b>for the year ended 30th June 2021</b>                            |                                    |  |                   |                   |
|   |                                    |  | <b>2022</b>       | <b>2021</b>       |
| <b>2) Voluntary Income:</b>   |                                    |  | £                 | £                 |
|   | Firday prayer collection           |  | 33978.00          | 24786.00          |
|   | Members Donations                  |  | 24844.05          | 21451.10          |
|   | Donations                          |  | 2943.27           | 6593.40           |
|   | Other donations                    |  | 3833.50           | 5053.05           |
|   | Donated Vegetables                 |  | 848.00            | 115.00            |
|   | Shab-e-borat collection            |  | 752.25            | 349.98            |
|   | Tarawi Collection                  |  | 4335.00           | 2010.00           |
|   | Shab-e-Qadr collection             |  | 3962.00           | 928.33            |
|   | Eid-ul-Fitar Collection            |  | 2808.00           | 2078.00           |
|   | Eid-ul-Azha Collection             |  | 2711.55           | 2502.00           |
|   |                                    |  | <b>81,015.62</b>  | <b>65,866.86</b>  |
| <b>3) Income for generating funds:</b>                              |                                    |  |                   |                   |
|   | Rental income from flats           |  | 31777.20          | 19015.00          |
|   | Children & hafizi Classes          |  | 5358.00           | 143.00            |
|   | Radio Scanners etc                 |  | 1270.00           | 1320.00           |
|   | Marriage certificate               |  | 200.00            | 300.00            |
|   | HMRC Gift Aid                      |  | 37237.10          | 0.00              |
|   | PPE etc                            |  | 0.00              | 980.50            |
|   | Advert etc                         |  | 200.00            | 650.00            |
|   | HMRC Furlough                      |  | 813.65            | 11931.40          |
|   |                                    |  | <b>76,855.95</b>  | <b>34,339.90</b>  |
| <b>4) Investment Income:</b>  |                                    |  |                   |                   |
|   | Interest received from bank        |  | 0                 | 0                 |
|   | <b>Total Incoming resources</b>    |  | <b>157,871.57</b> | <b>100,206.76</b> |
| <b>5) Total resources Expended:</b>                                 |                                    |  |                   |                   |
|   | Staff Costs for religious activity |  | 36277.55          | 35609.15          |
|   | Children & Hafizi classes          |  | 0.00              | 0.00              |
|   | Bedford borough council            |  | 555.10            | 0.00              |
|   | Transmitter Licence etc            |  | 858.00            | 817.00            |
|   | Heat and light                     |  | 7924.30           | 5246.00           |
|   | Water rates                        |  | 897.95            | 336.10            |
|   | Consumables & Cleaning             |  | 1050.00           | 2311.65           |
|   | Telephone                          |  | 435.45            | 309.46            |
|   | Building & maintenance             |  | 3199.00           | 0.00              |
|   | Furniture & Fixture                |  | 0.00              | 250.00            |
|   | Printing & stationery              |  | 92.80             | 654.80            |
|   | Insurance                          |  | 1066.90           | 1091.00           |
|   | Legal & professional               |  | 875.00            | 75.00             |
|   | PAYE and Pensions                  |  | 1344.57           | 0.00              |
|   | Carpet & Cold Room                 |  | 0.00              | 584.00            |
|   | Sound system                       |  | 429.00            | 0.00              |
|   | Membership etc                     |  | 1508.85           |                   |
|   | Refunds(M Khan)                    |  | 5000.00           | 0.00              |
|   |                                    |  | <b>61514.47</b>   | <b>47284.16</b>   |

## 6. Trustee Remuneration & Related Party Transactions

No members of the management committee received any remuneration during the year. No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year.

## 7. Taxation

As a charity, it is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the Charity.

## 8. Tangible Fixed Assets

| Tangible Fixed Assets:          |  |     | £              |
|---------------------------------|--|-----|----------------|
| Cost                            |  |     |                |
| At 30th June 2020               |  |     | 19,604         |
| Additions                       |  |     |                |
| charge for the year             |  | 20% | 3,921          |
| At 30th June 2021               |  |     | <b>15,683</b>  |
|                                 |  |     |                |
| <b>Accumulated Depreciation</b> |  |     |                |
| At 30th June 2020               |  |     | 31,736         |
| Charge for the year             |  |     | 4,171          |
| At 30th June 2021               |  |     | <b>35,907</b>  |
|                                 |  |     |                |
| <b>Net Book Value</b>           |  |     |                |
| At 30th June 2020               |  |     | 1,253          |
| Charge for the year             |  | 20% | 251            |
| At 30th June 2021               |  |     | <b>1,002</b>   |
|                                 |  |     |                |
| <b>Freehold Property</b>        |  |     |                |
| At 30th June 2021               |  |     | 790,711        |
| Addition                        |  |     | -              |
| At 30th June 2022               |  |     | <b>790,711</b> |
|                                 |  |     |                |
| <b>Total Fixed Assets</b>       |  |     |                |
| At 30th June 2022               |  |     | <b>807,397</b> |
|                                 |  |     |                |

**9. Debtors**

Debtors & Prepayments

**650.00**

| <b>10. Analysis fo Net Assets Between Funds:</b> |  |                                 |                     |                   |                   |                  |  |
|--|--|---------------------------------|---------------------|-------------------|-------------------|------------------|--|
|  |  |                                 | <b>Unrestricted</b> | <b>Designated</b> | <b>Restricted</b> | <b>Total</b>     |  |
|  |  |                                 | <b>Funds</b>        | <b>Funds</b>      | <b>Funds</b>      | <b>Funds</b>     |  |
|  |  | Tangible Fixed Assets           | 807,397             |                   |                   | 807,397          |  |
|  |  | Debtors                         | 650                 |                   |                   | 650              |  |
|  |  | Cash at Bank AC ending 4557     | 309,918             |                   |                   | 309,918          |  |
|  |  | Cash at Bank AC ending 7428     | -                   |                   | 20,087            | 20,087           |  |
|  |  | Cash at Bank AC ending 4483     | 32,295              |                   |                   | 32,295           |  |
|  |  | Cash at Bank AC ending 4220     | 22,693              |                   |                   | 22,693           |  |
|  |  |                                 | <b>1,172,953</b>    |                   | <b>20,087</b>     | <b>1,193,040</b> |  |
|  |  |                                 |                     |                   |                   |                  |  |
|  |  |                                 |                     |                   |                   |                  |  |
|  |  |                                 |                     |                   |                   |                  |  |
|  |  |                                 |                     |                   |                   |                  |  |
|  |  | <b>11. Total Cash in hand :</b> | <b>384,993</b>      |                   |                   |                  |  |

**BEDFORD CENTRAL JAMEE MASJID AND ISLAMIC CULTURAL CENTRE**

England & Wales - Charity number 1081598

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# Accounts

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# **BEDFORD CENTRAL JAMEE MASJID & CULTURAL CENTRE**

Registered charity Number: 1081598

**Trustees Report  
&  
Financial Statements  
For the year ended 30<sup>th</sup> June 2021**

# **BEDFORD CENTRAL JAMEE MASJID & ISLAMIC CULTURAL CENTRE**

## **Report of the Trustees for the year ended 30<sup>th</sup> June 2021**

The trustees present their annual report and financial statements for the year ended 30th June 2021 and confirm they comply with the Charities Act 1993, as amended by Charities Act 2006, the trust deed and the Charities SORP 2005.

### **Reference and Administrative Information**

**Charity Name:** BEDFORD CENTRAL JAMEE MASJID & ISLAMIC  
CULTURAL CENTRE

**Charity Registration Number:** 1081598

**Principal Office:** 34, Brereton Road  
Bedford  
MK401HU

### **Board of Trustees**

#### **Executive Committee**

**Chairman:** Mr Babru Miah

**Secretary:** Mr Ashik Uddin

**Treasurer:** Mr Ayna Miah

### **Independent Examiners:**

Accurate Acc Ltd  
18, Laburnum Avenue  
Bedford  
MK404HQ

### **Bankers**

Natwest  
Bedford  
MK401YN

# Bedford Central Jamee Masjid and Islamic Cultural Centre

## Structure, governance and management

### **Governing document:**

Bedford Central Jamee Masjid and Islamic Cultural Centre is constituted as an unincorporated association. It is governed by the regulations set out in the constitution and is run by a voluntary Management Committee

### **Organisational structure:**

The Committee members are elected at the General Meeting, which is held after every two years. Any new trustee would be briefed by the chair of the awareness of a trustee's responsibilities the governing document and administrative procedures and the history of the charity.

The management Committee met 4 times during the year to review activities, consider the financial position and decide policy and procedure. The Secretary oversees the day to day work of the charity. He reports to the management committee regularly regarding the performance of the charity. There are four staff members who are engaged in the religious functions and affairs of the organisation on a daily basis, together with a number of volunteers.

### **Risk management:**

The trustees annually review the risks that the charity faces, both financial and otherwise. Strategies have been implemented to control and minimise these risks. Assessments on areas such as governance and compliance with law and regulations have been undertaken. Areas of risks relating to employing staff have been covered by proper procedures and insurance. Appropriate Disclosure and Barring Service (DBS) checks are carried out on all volunteers/staff who have access to children.

### **Achievements and Performance:**

During the year the charity has been able to continue its support for educational classes, which provide facilities for around 200 children.

# Bedford Central Jamee Masjid and Islamic Cultural Centre

## For the year ended 30<sup>th</sup> June 2021

### Financial Review:

During the year, the charity received £100,207.00 by the way of public donations and fees from religious classes. The net movement of funds show a surplus of £52,923.00 which has been added to the reserves, brought forward from previous years of £235,712. End financial year current reserve is £288,636.00.

The Trustees believe that the charity should hold financial reserves because it is mostly dependent on its income from local worshippers. As these funds may be subject to fluctuation from time to time the Trustees have decided to set a level of reserves which equate in value to approximately 6 months expenditure which the Trustees have estimated will be approximately £40,000 primarily used for ongoing current activities such as staffing costs of the organisation and further improvements in relation to the sites building works and maintenance costs. In view that the purpose of the reserves is to meet immediate shortfalls in funding, the Trustees have decided that it is appropriate that the reserves shown in the balance sheet are represented by funds held in short term deposits and current bank accounts.

The Trustees have considered the most appropriate policy for investing funds and have reviewed ways in generating income and capital growth to meet their requirements.

### Plans for the future periods

The charity will continue with the current activities and has obtained substantial donations for 2021/2022.

The key future plans are:

- a) To continue to help and give religious guidance for the community.
- b) To continue to promote good relations with all other ethnic minorities.
- c) To ensure that all the remaining building works are completed successfully within the allowed timescales.
- d) To continue to build and encourage community access to the education facilities.
- e) To encourage participation from women to engage in Arabic classes.
- f) To introduce additional classes for children up to GCSE level.

## **Bedford Central Jamee Masjid and Islamic Cultural Centre**

### **For the year ended 30<sup>th</sup> June 2021**

#### **Objectives and Activities**

The Charity's objectives are for the benefit of the general public resident in and visiting Bedford (the area of benefit), in particular but not exclusively those people who are of Muslim faith, by:

- The advancement of the Religious of Islam guided by the Quran and Sunnah;
- The relief of poverty by providing advice, representation, counselling, translating and interpreting services and other assistance in matters such as asylum, immigration, money, debts, welfare benefits, housing, health, education, training, and employment;
- The promotion of good race and community relations with other ethnic communities in the area of benefit.
- To assist in funeral arrangements for families of deceased worshipers.

The main objective for the year was the promotion and appreciation of the Islamic faith and the provision of facilities of education to the wider community especially the younger generation, offering opportunities in education programmes such as children's classes/weekend classes and Hafizi classes.

The charity is very involved in the community and is dependent on the voluntary help from the local residents who support the Masjid by not only voluntary service such as maintenance and repair work to the centre but by donations to help promote its objectives.

# Bedford Central Jamee Masjid and Islamic Cultural Centre

## For the year ended 30th June 2021

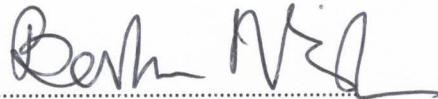
### Accounting and Reporting Responsibilities

Charity law requires the Trustees to prepare financial statements for each financial year, which show a true and fair view of the state of affairs of the charity, and its financial activities for that period in preparing their financial statements. The Trustees are required to:

- a) Select suitable accounting policies and then apply them consistently,
- b) Make judgments and estimates that are reasonable and prudent,
- c) State whether applicable accounting standards have been followed subject to any departures disclosed and explained in the financial statements,
- d) Prepare the financial statements on the going concern basis unless it is appropriate to presume that the charity will not continue in operation existence.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statement comply with the Charities Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This Report was approved by the Trustees on 01/08/2021 and signed on their behalf by:



(President)



(Treasurer)

**Independent Examiners Report to the Trustees of  
Bedford Central Jamee Masjid and Islamic Cultural Centre  
For the year ended 30th June 2021**

**RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER**

The charity's trustee consider that an audit is not required for this year (under section 43(2) of the Charities Act 1993 (the Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts (under section 43 of the Act)
- to follow the procedures laid down in the General Directions given by the charity commission (under section 43(7)(b) of the Act), and
- to state whether particular matters have come to my attention.

**BASIS OF INDEPENDENT EXAMINER'S STATEMENT**

Accurate Acc Ltd was appointed as the charitable company's independent examiner. My examination was carried out in accordance with general Direction given by the charity commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It is also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

**INDEPENDENT EXAMINER'S STATEMENT**

In the course of my examination, no matter has come to my attention,

1. which gives me reasonable cause to believe that in, any material respect the trustees have not met the requirements to ensure that:

.proper accounting records are kept (in accordance with section 41 of the Act); and  
.accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or

2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Accurate Acc Ltd



Date.....

# BEDFORD CENTRAL JAMEE MASJID & ISLAMIC CULTURAL CENTRE

## Statement of financial Activities For the year ended 30<sup>th</sup> June 2021

| Statement of Financial Activities           |    |                 |                 |                 |                 |                 |
|---|----|-----------------|-----------------|-----------------|-----------------|-----------------|
|   |    | Restricted      | Unrestricted    | Designated      | Total Fund      | Total Fund      |
|   |    | Fund            | Fund            | Fund            | 30.06.21        | 12.06.20        |
| <b>Incomig resources:</b>                   |    | <b>30.06.21</b> | <b>30.06.21</b> | <b>30.06.21</b> | <b>30.06.21</b> | <b>12.06.20</b> |
| Voluntary Income                            | 2  |                 | 65,867          |                 | 65,867          | 57,141          |
| Activities for generating funds             | 3  | 34,340          |                 |                 | 34,340          | 43,350          |
| Investment income                           | 4  |                 | -               |                 | -               | -               |
| <b>Total Incoming resources</b>             |    | <b>34,340</b>   | <b>65,867</b>   | <b>-</b>        | <b>100,207</b>  | <b>100,491</b>  |
| <b>Resources Expended</b>                   |    |                 |                 |                 | <b>47,284</b>   | <b>74,906</b>   |
| <b>Total Resources Expended</b>             | 5  |                 |                 |                 | <b>47,284</b>   | <b>74,906</b>   |
| <b>Net Movements in funds</b>               |    |                 |                 |                 | <b>52,923</b>   | <b>25,585</b>   |
| <b>Prior year adjustments between funds</b> |    |                 |                 |                 | 0               | 0               |
| <b>Funds brought forward</b>                |    |                 |                 |                 | <b>235,713</b>  | <b>210,128</b>  |
| <b>Capex and adjustments</b>                |    |                 |                 |                 |                 |                 |
| <b>Total funds</b>                          | 13 |                 |                 |                 | <b>288,636</b>  | <b>235,713</b>  |

# BEDFORD CENTRAL JAMEE MASJID & ISLAMIC CULTURAL CENTRE

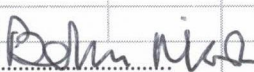
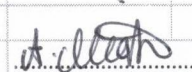
## Balance sheet

For the year ended 30th June 2021

Notes forming part of the Financial Statements for the year ended 30<sup>th</sup> June 2021

### 1. Accounting Policies

The financial statements have been prepared in accordance with the Companies Act 1985 and the Statement of Recommended Practice: Accounting and Reporting by Charities issued in March 2005.

| <b>Bedford Central Jamee Masjid a &amp; Islamic Cultural Centre</b>                           |       |  |                  |
|---|-------|--|------------------|
| <b>Statement of Financial Activities</b>  |       |  |                  |
| <b>For the year ended 30 June 2021</b>  |       |  |                  |
|   |       | <u>30.06.21</u>  | <u>30.06.20</u>  |
|   | Notes |  |                  |
| <b>FIXED ASSETS</b>   |       |  |                  |
| Tangible Assets   | 9     | 811,568  | 816,781          |
| <b>CURRENT ASSETS</b>   |       |  |                  |
| Debtors and Prepayments   | 10    | 650  | 611              |
| Cash at Bank and in Hand  |       | 288,636  | 235,713          |
| <b>Creditors: amount due within one year</b>  | 11    |  |                  |
| Net Current Assets  |       |  |                  |
| Net Assets  |       | <u>1,100,854</u>   | <u>1,053,105</u> |
| <b>Financed by</b>  |       |  |                  |
| General Funds   |       | 1,080,767  | 1,033,020        |
| Designated Funds  |       |  |                  |
| Restricted Funds  |       | 20,087   | 20,085           |
| <b>Total Funds</b>  |       | <u>1,100,854</u>   | <u>1,053,105</u> |
| These accounts were approved by the Trustees on <u>01.08.21</u> and signed on their behalf by |       |  |                  |
|            |       |  |                  |
| (President)   |       | (Treasurer)  |                  |

| <b>Bedford Central Jamee Masjid a &amp; Islamic Cultural Centre</b> |                                    |  |                   |                   |
|---|------------------------------------|--|-------------------|-------------------|
| <b>Notes forming part of the financial statement</b>                |                                    |  |                   |                   |
| <b>for the year ended 30th June 2021</b>                            |                                    |  |                   |                   |
|   |                                    |  | <b>2021</b>       | <b>2020</b>       |
|   |                                    |  | £                 | £                 |
| <b>2) Voluntary Income:</b>   |                                    |  |                   |                   |
|   | Firday prayer collection           |  | 24786.00          | 25,373.00         |
|   | Members Donations                  |  | 21451.10          | 14,080.04         |
|   | Donations                          |  | 6593.40           | 12,847.00         |
|   | Other donations                    |  | 5053.05           | 1,633.10          |
|   | Donated Vegetables                 |  | 115.00            | 632.00            |
|   | Shab-e-borat collection            |  | 349.98            | -                 |
|   | Tarawi Collection                  |  | 2010.00           | -                 |
|   | Shab-e-Qadr collection             |  | 928.33            | -                 |
|   | Eid-ul-Fitar Collection            |  | 2078.00           | -                 |
|   | Eid-ul-Azha Collection             |  | 2502.00           | 2,575.50          |
|   |                                    |  | <b>65,866.86</b>  | <b>57,140.64</b>  |
| <b>3) Income for generating funds:</b>                              |                                    |  |                   |                   |
|   | Rental income from flats           |  | 19015.00          | 23,817.56         |
|   | Children & hafizi Classes          |  | 143.00            | 17,762.00         |
|   | Radio Scanners etc                 |  | 1320.00           | 950.00            |
|   | Marriage certificiate              |  | 300.00            | 530.00            |
|   | Hall Hadia                         |  | 0.00              | 290.00            |
|   | PPE etc                            |  | 980.50            | -                 |
|   | Advert etc                         |  | 650.00            | -                 |
|   | HMRC Furlough                      |  | 11931.40          | -                 |
|   |                                    |  | <b>34,339.90</b>  | <b>43,349.56</b>  |
| <b>4) Investment Income:</b>  |                                    |  |                   |                   |
|   | Interest received from bank        |  | 0                 | 0                 |
|   | <b>Total Incoming resources</b>    |  | <b>100,206.76</b> | <b>100,490.20</b> |
| <b>5) Total resources Expended:</b>                                 |                                    |  |                   |                   |
|   | Staff Costs for religious activity |  | 35609.15          | 36380.00          |
|   | Children & Hafizi classes          |  | 0.00              | 0.00              |
|   | Rates                              |  | 0.00              | 518.08            |
|   | Transmitter Licence etc            |  | 817.00            | 2214.00           |
|   | Heat and light                     |  | 5246.00           | 2465.01           |
|   | Water rates                        |  | 336.10            | 2063.08           |
|   | Consimubles & Cleaning             |  | 2311.65           | 1110.99           |
|   | Telephone                          |  | 309.46            | 299.40            |
|   | Building & maintenance             |  | 0.00              | 6800.00           |
|   | Furniture & Fixture                |  | 250.00            | 0.00              |
|   | Printing & stationery              |  | 654.80            | 120.00            |
|   | Insurance                          |  | 1091.00           | 1202.44           |
|   | Legal & professional               |  | 75.00             | 0.00              |
|   | PAYE and Pensions                  |  | 0.00              | 1140.78           |
|   | Carpet & Cold Room                 |  | 584.00            | 20592.47          |
|   | New sound system                   |  | 0.00              | 0.00              |
|   |                                    |  | <b>47284.16</b>   | <b>74906.25</b>   |

## 6. Trustee Remuneration & Related Party Transactions

No members of the management committee received any remuneration during the year. No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year.

## 7. Taxation

As a charity, it is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the Charity.

## 8. Tangible Fixed Assets

| Tangible Fixed Assets:          |  |  |  | £              |
|---------------------------------|--|--|--|----------------|
| Cost                            |  |  |  |                |
| At 30th June 2020               |  |  |  | 24,505         |
| Additions                       |  |  |  |                |
| charge for the year             |  |  |  | 20% 4,901      |
| At 30th June 2021               |  |  |  | <b>19,604</b>  |
| <b>Accumulated Depreciation</b> |  |  |  |                |
| At 30th June 2020               |  |  |  | 31,736         |
| Charge for the year             |  |  |  | 5,214          |
| At 30th June 2021               |  |  |  | <b>36,950</b>  |
| <b>Net Book Value</b>           |  |  |  |                |
| At 30th June 2020               |  |  |  | 1,566          |
| Charge for the year             |  |  |  | 20% 313        |
| At 30th June 2021               |  |  |  | <b>1,253</b>   |
| <b>Freehold Property</b>        |  |  |  |                |
| At 30th June 2020               |  |  |  | 790,711        |
| Addition                        |  |  |  | -              |
| At 30th June 2021               |  |  |  | <b>790,711</b> |
| <b>Total Fixed Assets</b>       |  |  |  |                |
| At 30th June 2021               |  |  |  | <b>811,568</b> |
|                                 |  |  |  |                |
|                                 |  |  |  |                |
|                                 |  |  |  |                |

